

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

RICHARD M. GARDNER, SR.  
DONNA R. GARDNER  
Debtor(s)

Case No. 16-20411CMB

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/09/2016.
- 2) The plan was confirmed on 04/12/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 11/10/2016.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 9.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$54,900.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$2,925.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$2,925.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,023.53
Court Costs	\$0.00
Trustee Expenses & Compensation	\$112.13
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$1,135.66**

Attorney fees paid and disclosed by debtor: \$610.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
COLONIAL ACCEPTANCE CO	Unsecured	38.00	NA	NA	0.00	0.00
COLONIAL ACCEPTANCE CO	Unsecured	48.00	NA	NA	0.00	0.00
COLONIAL ACCEPTANCE CO	Unsecured	33.00	NA	NA	0.00	0.00
COLONIAL ACCEPTANCE CO	Unsecured	39.00	NA	NA	0.00	0.00
COMCAST*++	Unsecured	829.07	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	89.00	NA	NA	0.00	0.00
DAVID B REISS ESQ	Unsecured	1,202.74	NA	NA	0.00	0.00
ENHANCED RECOVERY COMPANY	Unsecured	525.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	264.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	NA	4,026.73	4,026.73	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	9,478.82	9,478.82	0.00	0.00
MOUNT VIEW MEDICAL AND GIAN	Unsecured	117.61	NA	NA	0.00	0.00
PHFA(*)	Secured	10,656.00	NA	12,400.00	657.45	0.00
PNC BANK NA	Secured	85,814.64	96,986.56	0.00	1,108.22	0.00
PNC BANK NA	Secured	0.00	20,253.02	20,253.02	0.00	0.00
PNC MORTGAGE	Secured	NA	0.00	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOCIAT	Unsecured	1,000.00	743.79	743.79	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	8,000.00	3,649.34	0.00	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$12,400.00	\$1,765.67	\$0.00
Mortgage Arrearage	\$20,253.02	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$32,653.02</b>	<b>\$1,765.67</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$14,249.34</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$1,135.66</u>
Disbursements to Creditors	<u>\$1,765.67</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$2,901.33</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 11/14/2016

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.